

**Table II.F.17 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and State: United States, 2017**

| Division and State   | Total   | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States        | 22.2%   | 41.2%                  | 39.7%           | 36.2%           | 25.8%             | 16.6%                  | 40.1%                  | 19.6%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 28.6%   | --                     | --              | 38.7% *         | 15.6% *           | 28.5%                  | 43.6%                  | 24.9%                |
| Maine                | 25.5%   | --                     | --              | 23.1% *         | 14.2% *           | 22.5%                  | 44.5%                  | 21.2%                |
| Massachusetts        | 14.4%   | --                     | 19.6% *         | 27.9% *         | 4.7% *            | 12.6%                  | 26.5%                  | 11.9%                |
| New Hampshire        | 24.7%   | --                     | --              | 41.4% *         | 21.1% *           | 17.5% *                | 57.4%                  | 19.5%                |
| Rhode Island         | 26.4%   | --                     | 50.1%           | 35.7%           | 10.4% *           | 25.2% *                | 46.0%                  | 21.7%                |
| Vermont              | 17.3%   | --                     | 24.7% *         | 29.9% *         | 16.0%             | 12.8% *                | 29.1%                  | 15.5%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 17.4%   | --                     | 29.0% *         | 27.5%           | 14.4% *           | 11.7%                  | 40.7%                  | 12.9%                |
| New York             | 15.7%   | --                     | 19.2% *         | 23.6%           | 19.2% *           | 13.2%                  | 19.2%                  | 15.0%                |
| Pennsylvania         | 20.1%   | --                     | 31.8% *         | 37.5%           | 18.7% *           | 17.1%                  | 35.7%                  | 18.1%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 17.5%   | --                     | --              | 29.7%           | 19.7% *           | 13.4% *                | 39.6%                  | 14.9%                |
| Indiana              | 34.6%   | --                     | --              | 73.9%           | 33.1%             | 28.7%                  | 42.2%                  | 33.8%                |
| Michigan             | 19.2%   | --                     | 38.1% *         | 43.6%           | 15.4% *           | 11.1%                  | 39.3%                  | 16.1%                |
| Ohio                 | 20.4%   | --                     | 61.3%           | 23.1%           | 25.1%             | 12.4%                  | 40.4%                  | 17.0%                |
| Wisconsin            | 17.3%   | --                     | --              | 26.3%           | 19.7%             | 14.7%                  | 21.7% *                | 16.6%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 28.1%   | --                     | --              | 46.1%           | 31.5%             | 21.0%                  | 36.4%                  | 26.2%                |
| Kansas               | 30.2%   | --                     | --              | 23.3% *         | 52.7%             | 18.2%                  | 49.5%                  | 26.5%                |
| Minnesota            | 22.7%   | --                     | --              | 14.2% *         | 31.0%             | 15.2%                  | 48.6%                  | 19.7%                |
| Missouri             | 22.0%   | --                     | 78.9%           | 17.5% *         | 33.3%             | 12.5%                  | 61.8%                  | 16.4%                |
| Nebraska             | 17.3%   | --                     | --              | 24.3% *         | 24.0% *           | 12.6%                  | 24.7%                  | 16.0%                |
| North Dakota         | 22.8%   | --                     | 16.4% *         | 31.2%           | 25.8%             | 19.3%                  | 25.7%                  | 22.0%                |
| South Dakota         | 28.7%   | --                     | --              | 51.0%           | 36.9% *           | 17.0%                  | 61.4%                  | 24.5%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 28.8%   | --                     | --              | 32.9% *         | 60.5%             | 19.3%                  | 51.0%                  | 25.7%                |
| District of Columbia | 14.9%   | --                     | --              | 6.2% *          | 10.8% *           | 19.3%                  | 15.0% *                | 14.9%                |
| Florida              | 25.9%   | --                     | 54.8%           | 59.5%           | 32.0%             | 20.9%                  | 47.5%                  | 23.4%                |
| Georgia              | 33.6%   | --                     | --              | 68.5%           | 40.7% *           | 24.8%                  | 59.5%                  | 30.5%                |
| Maryland             | 20.3%   | --                     | 33.9% *         | 32.6% *         | 16.0% *           | 16.0%                  | 34.3%                  | 17.1%                |
| North Carolina       | 28.4%   | --                     | --              | 66.1%           | 26.2%             | 22.5%                  | 61.0%                  | 24.9%                |
| South Carolina       | 24.8%   | --                     | 51.8%           | 58.2%           | 44.8%             | 15.1%                  | 57.5%                  | 21.2%                |
| Virginia             | 17.3%   | --                     | 13.6% *         | 28.5% *         | 15.7% *           | 14.6%                  | 25.4% *                | 16.3%                |
| West Virginia        | 16.2%   | --                     | --              | 33.9% *         | 11.8% *           | 13.8% *                | 36.8% *                | 14.2%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 16.1%   | --                     | --              | 60.8%           | 13.1% *           | 10.9% *                | 47.3%                  | 13.0%                |
| Kentucky             | 32.7%   | --                     | --              | 56.9%           | 42.3%             | 25.1%                  | 39.1%                  | 32.0%                |
| Mississippi          | 37.0%   | --                     | --              | 39.1%           | 48.8%             | 29.8%                  | 56.2%                  | 33.9%                |
| Tennessee            | 31.6%   | --                     | --              | 23.8% *         | 44.7%             | 27.8%                  | 35.9%                  | 31.1%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 30.0% * | --                     | --              | 25.5% *         | 41.1% *           | 28.6% *                | 32.1% *                | 29.9% *              |
| Louisiana            | 18.1%   | --                     | --              | 37.1%           | 26.9% *           | 11.1%                  | 27.9%                  | 15.8%                |
| Oklahoma             | 42.7%   | --                     | --              | 78.6%           | 48.4%             | 31.1%                  | 66.4%                  | 39.2%                |
| Texas                | 27.4%   | --                     | 72.3%           | 74.4%           | 30.1%             | 16.9%                  | 74.6%                  | 21.9%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 18.4%   | --                     | --              | 48.9%           | 40.8%             | 11.7% *                | 58.4%                  | 15.7%                |
| Colorado             | 30.1%   | --                     | --              | 54.4%           | 27.7% *           | 27.3%                  | 44.7%                  | 28.6%                |
| Idaho                | 24.2%   | --                     | --              | 35.1%           | 24.2% *           | 15.1% *                | 55.7%                  | 18.4%                |
| Montana              | 18.6%   | --                     | --              | 44.3% *         | 6.0% *            | 9.9% *                 | 41.6%                  | 13.9%                |
| Nevada               | 26.7%   | --                     | --              | --              | 30.2% *           | 22.9%                  | 61.6%                  | 24.5%                |
| New Mexico           | 21.1%   | --                     | --              | 45.0%           | 26.6% *           | 15.0% *                | 38.8%                  | 18.4%                |
| Utah                 | 24.9%   | --                     | --              | 41.9%           | 33.6% *           | 15.7% *                | 44.2%                  | 21.8%                |
| Wyoming              | 31.2%   | --                     | --              | 58.4%           | 45.5%             | 17.2%                  | 41.6%                  | 29.1%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 17.0%   | --                     | --              | 28.9% *         | 9.8% *            | 14.8% *                | 50.8%                  | 13.5%                |
| California           | 17.6%   | --                     | 29.8%           | 14.7%           | 26.6%             | 10.9%                  | 31.6%                  | 15.2%                |
| Hawaii               | 4.4% *  | --                     | 7.5% *          | 0.3% *          | 9.4% *            | 3.5% *                 | 6.1% *                 | 4.1% *               |
| Oregon               | 33.1%   | --                     | 29.3% *         | 44.9%           | 30.4%             | 32.5% *                | 36.1%                  | 32.7%                |
| Washington           | 15.3%   | --                     | --              | 28.3% *         | 22.3% *           | 8.8%                   | 34.8%                  | 11.7%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.17 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and State: United States, 2017**

| Division and State   | Total   | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|---------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States        | 0.64%   | 2.79%                  | 2.77%           | 1.94%           | 1.47%             | 0.80%                  | 1.57%                  | 0.68%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 3.79%   | --                     | --              | 11.83% *        | 5.51% *           | 5.10%                  | 9.90%                  | 3.93%                |
| Maine                | 3.53%   | --                     | --              | 7.21% *         | 5.23% *           | 4.27%                  | 10.14%                 | 3.47%                |
| Massachusetts        | 2.58%   | --                     | 9.27% *         | 8.76% *         | 2.54% *           | 3.68%                  | 6.21%                  | 2.88%                |
| New Hampshire        | 3.95%   | --                     | --              | 12.46% *        | 7.33% *           | 5.33% *                | 10.57%                 | 4.32%                |
| Rhode Island         | 4.70%   | --                     | 13.20%          | 10.57%          | 4.10% *           | 7.78% *                | 9.37%                  | 5.32%                |
| Vermont              | 3.07%   | --                     | 9.38% *         | 9.60% *         | 4.64%             | 4.18% *                | 6.86%                  | 3.28%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2.38%   | --                     | 11.23% *        | 8.10%           | 5.71% *           | 2.60%                  | 6.96%                  | 2.38%                |
| New York             | 2.75%   | --                     | 6.71% *         | 6.70%           | 5.76% *           | 3.59%                  | 4.61%                  | 3.11%                |
| Pennsylvania         | 2.69%   | --                     | 12.07% *        | 6.64%           | 5.66% *           | 3.55%                  | 6.24%                  | 2.92%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.63%   | --                     | --              | 7.98%           | 8.32% *           | 4.24% *                | 10.30%                 | 3.70%                |
| Indiana              | 4.23%   | --                     | --              | 10.27%          | 9.55%             | 5.17%                  | 7.81%                  | 4.68%                |
| Michigan             | 3.01%   | --                     | 13.42% *        | 12.35%          | 4.85% *           | 2.68%                  | 8.02%                  | 3.17%                |
| Ohio                 | 2.43%   | --                     | 11.38%          | 6.54%           | 6.68%             | 2.49%                  | 7.23%                  | 2.51%                |
| Wisconsin            | 2.80%   | --                     | --              | 6.98%           | 5.47%             | 3.75%                  | 8.50% *                | 2.99%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.27%   | --                     | --              | 11.18%          | 6.88%             | 4.36%                  | 8.00%                  | 3.59%                |
| Kansas               | 4.29%   | --                     | --              | 7.80% *         | 9.94%             | 5.02%                  | 8.28%                  | 4.70%                |
| Minnesota            | 3.44%   | --                     | --              | 6.20% *         | 8.49%             | 3.68%                  | 8.92%                  | 3.61%                |
| Missouri             | 4.17%   | --                     | 11.04%          | 6.23% *         | 8.50%             | 3.59%                  | 9.21%                  | 3.57%                |
| Nebraska             | 2.91%   | --                     | --              | 8.58% *         | 10.89% *          | 2.68%                  | 7.04%                  | 3.19%                |
| North Dakota         | 3.21%   | --                     | 9.01% *         | 8.20%           | 5.34%             | 5.08%                  | 6.58%                  | 3.65%                |
| South Dakota         | 3.77%   | --                     | --              | 11.84%          | 12.91% *          | 2.40%                  | 9.68%                  | 4.07%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4.39%   | --                     | --              | 15.41% *        | 12.22%            | 4.89%                  | 10.30%                 | 4.71%                |
| District of Columbia | 2.91%   | --                     | --              | 3.54% *         | 3.32% *           | 5.21%                  | 5.98% *                | 3.22%                |
| Florida              | 3.66%   | --                     | 14.31%          | 10.26%          | 7.94%             | 4.69%                  | 9.21%                  | 3.98%                |
| Georgia              | 5.37%   | --                     | --              | 9.99%           | 15.77% *          | 6.19%                  | 10.31%                 | 5.91%                |
| Maryland             | 3.23%   | --                     | 12.89% *        | 10.36% *        | 6.80% *           | 4.00%                  | 7.68%                  | 3.50%                |
| North Carolina       | 4.04%   | --                     | --              | 9.99%           | 6.43%             | 5.22%                  | 9.63%                  | 4.32%                |
| South Carolina       | 3.45%   | --                     | 14.86%          | 16.34%          | 10.80%            | 3.36%                  | 10.56%                 | 3.50%                |
| Virginia             | 2.82%   | --                     | 6.87% *         | 10.74% *        | 6.34% *           | 3.34%                  | 7.64% *                | 3.00%                |
| West Virginia        | 3.79%   | --                     | --              | 10.72% *        | 4.62% *           | 4.64% *                | 11.34% *               | 3.74%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.22%   | --                     | --              | 9.17%           | 4.16% *           | 3.62% *                | 8.57%                  | 3.12%                |
| Kentucky             | 4.37%   | --                     | --              | 9.90%           | 11.28%            | 4.31%                  | 9.92%                  | 4.76%                |
| Mississippi          | 4.44%   | --                     | --              | 11.46%          | 11.51%            | 4.97%                  | 10.04%                 | 4.74%                |
| Tennessee            | 4.41%   | --                     | --              | 7.90% *         | 12.92%            | 5.45%                  | 8.95%                  | 4.83%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 9.06% * | --                     | --              | 13.03% *        | 12.71% *          | 12.55% *               | 13.29% *               | 9.58% *              |
| Louisiana            | 2.95%   | --                     | --              | 10.93%          | 8.66% *           | 3.32%                  | 8.29%                  | 3.09%                |
| Oklahoma             | 4.93%   | --                     | --              | 7.77%           | 11.67%            | 5.63%                  | 12.57%                 | 5.42%                |
| Texas                | 2.80%   | --                     | 9.96%           | 9.00%           | 8.08%             | 2.82%                  | 5.82%                  | 2.70%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 3.74%   | --                     | --              | 14.40%          | 11.58%            | 3.62% *                | 11.58%                 | 3.68%                |
| Colorado             | 4.93%   | --                     | --              | 12.83%          | 8.78% *           | 6.52%                  | 12.74%                 | 5.29%                |
| Idaho                | 4.05%   | --                     | --              | 10.43%          | 8.71% *           | 4.53% *                | 11.09%                 | 4.05%                |
| Montana              | 3.66%   | --                     | --              | 13.78% *        | 2.78% *           | 3.42% *                | 10.61%                 | 3.69%                |
| Nevada               | 5.02%   | --                     | --              | --              | 12.47% *          | 5.75%                  | 13.99%                 | 5.18%                |
| New Mexico           | 3.94%   | --                     | --              | 11.65%          | 8.86% *           | 4.80% *                | 9.11%                  | 4.24%                |
| Utah                 | 4.80%   | --                     | --              | 11.14%          | 10.58% *          | 5.92% *                | 9.46%                  | 5.25%                |
| Wyoming              | 4.56%   | --                     | --              | 16.09%          | 10.75%            | 4.29%                  | 8.65%                  | 5.26%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3.47%   | --                     | --              | 10.74% *        | 4.99% *           | 4.72% *                | 13.68%                 | 3.55%                |
| California           | 1.84%   | --                     | 8.79%           | 3.28%           | 5.40%             | 1.70%                  | 4.87%                  | 1.96%                |
| Hawaii               | 1.54% * | --                     | 5.17% *         | 0.32% *         | 5.97% *           | 2.00% *                | 2.98% *                | 1.76% *              |
| Oregon               | 6.96%   | --                     | 13.13% *        | 9.64%           | 7.77%             | 11.49% *               | 9.90%                  | 7.89%                |
| Washington           | 2.65%   | --                     | --              | 10.09% *        | 7.70% *           | 2.39%                  | 10.31%                 | 2.48%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

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HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)